Union Mills Savings Bank Union Mills

1908, 1930

Summary:

The Union Mills Savings Bank was created by charter on 22 April 1899. The first bank building was the frame house, with banking room, that stands to the west of this structure. On 7 September 1907, the Board of Directors passed a motion that the President was to ". . . appoint a committee of three to buy a lot 20 feet front adjoining the bank property and to submit plans for building." In November it was decided that additional information was needed, including ". . .estimates on remodeling old buildings." A vote was finally taken on 4 April 1908 and the outcome was "8 to 2 in favor of a new building." The building committee employeed Baltimore architect Jacob F. Gerwig. The local correspondent for the Westminster Democratic Advocate noted in mid-August: "Work on the new bank building at this place is progressing rapidly under the supervision of John Eline, contractor, who has a number of brick layers from Hanover, Pa." In December 1908 the minute books record simply that they "moved into new building." Periodic changes were made to the building; the most substantial was the expansion approved on 2 July 1930. The minutes report that: "On motion the Building Committee was authorized to build an addition to the rear of the present building of 16 feet the full width of the building and high enough for two floors and rearrange the interior of this building, all according to the plans presented by Edward E. Stuller, and that he be given the work to do by the day or hour." The work seems to have been completed by January 1931. The original bank furnishings were apparently removed in the late 1960's or 1970's, but the Director's room still retains its table and chairs. The vaults and safe remain in the building. The bank has recently constructed a new building and the old structure is vacant and awaiting a new use.

Maryland Historical Trust State Historic Sites Inventory Form MARYLAND INVENTORY OF HISTORIC PROPERTIES

Survey No.	CARR-1409
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Magi No.

DOE __yes __no

1. Nam	le (indicate pre	ferred name)		
historic Unio	on Mills Savings Banl	ς		
and/or common	Old Union Mills Bra	nch Westminster Bar	ık & Trust	
2. Loca	ation			
street & number	3416 Littlestown P	ike		_ not for publication
city, town Unio	on Mills	vicinity of	congressional district	
state Maryla	ınd	county C	Carroll	· .
3. Clas	sification			
Category district _X_ building(s) structure site object	Ownership public _X_ private both Public Acquisition in process _X_ being considerednot_applicable	Status occupiedX unoccupied work in progress AccessibleX yes: restricted yes: unrestricted no	Present Useagriculturecommercialeducationalentertainmentgovernmentindustrialmilitary	museum park private residence religious scientific transportation other:
4. Own	er of Proper	ty (give names a	nd mailing addresses	of <u>all</u> owners)
name Westm	ninster Bank & Trust			
street & number	71 E. Main Street		telephone no	.: 848-9300
city, town Wes	stminster	state	and zip code MD 2	1157
5. Loca	ation of Lega	al Description	on	
courthouse, regi	stry of deeds, etc. Cour	thouse Annex		liber
street & number	55 North Court Str	æt		folio
city, town Wes	stminster		s tate	MD
6. Rep	resentation	in Existing	Historical Surve	eys
title				
date pository for su	urvev records		federal state	e county loca
city, town		, i.	state	

7. Desc	ription			Survey No. CARR-	-1409
Condition excellent X good	deteriorated	Check one unaltered X altered	Check one X original site	NVA	

Prepare both a summary paragraph and a general description of the resource and its various elements as it exists today.

Summary:

fair

7. Description

unexposed

The Union Mills Savings Bank is located at 3416 Littlestown Pike (Route 97) in the town of Union Mills. The bank is located on the south side of the street and faces north. It is a one-story, three-bay by three-bay structure with a two-story, one-bay by one-bay addition on the south. It has a rubble stone foundation, 5-to-1 common bond brick on the east and west, running bond brick on the north elevation, and a gable roof with a north-south ridge. The north elevation has a center entrance and 9/1 double-hung sash with sills of marble. The end bays have tapestry brick. On the first story, the front room has beadededge-and-center vertical board wainscot. In the southwest corner of the room are two vaults enclosed in a wall that is not the full height of the room. The south wall of the room has a door to the east that leads to an enclosed straight run of stairs to a second story director's room on the south end.

Contributing Resources: 1

The Union Mills Savings Bank is located at 3416 Littlestown Pike (Route 97) in the village of Union Mills. The bank is located on the south side of the street and faces north toward the road. It is a one-story, three-bay by three-bay structure with a two-story, one-bay by one-bay addition on the south. It has a rubble stone foundation, 5-to-1 common bond brick on the east and west, running bond brick on the north elevation that is now painted white, and a gable roof with a north-south ridge on both the original section and the addition. The original section has slate roofing, and the new section was not visible.

The north elevation has a center entrance with new double doors and transom in an original opening. The door has a stone sill and wood-paneled pilasters with a dentil cornice. There is a wrought and cast iron lantern on each side of the door fastened to the pilaster. The end bays have 9/1 double-hung sash with sills of marble or limestone, bullnose frames. and segmental arches with brick vouissoirs and stone keystones. The north elevation has a false front, with a wood dentil cornice at the top of the center bay, flanked by a brick pier that is topped with rock-faced stone. The end bays are lower in height and have rock-faced stone on top with tapestry brick in a diamond pattern just below the stone.

In the east elevation of the original section in the foundation, the center bay has a three-light sash with a limestone sill, a bullnose frame, and a segmental arch. The brick is set in red mortar. The first story has three 9/1 sash with limestone sills, segmental arches, and bullnose frames. The cornice has narrow blocks. The east elevation of the addition has a rusticated concrete block foundation, and 5-, 7-, 10-, and 11-to-1 common bond brick

Description (continued)

Section 7 Page 2

walls. There are no openings in the foundation or first story. The second story has a 6/1 double-hung sash with a stone sill, segmental arch, and a bullnose frame. The cornice on the addition is the same as on the original section. There is an exterior brick chimney on the east elevation, to the north, on the addition.

The south elevation of the addition has a 3/3 sash in the foundation, with a concrete sill, segmental arch, and a bullnose frame. The first story has a 6/1 sash, typical of those found in the addition. The second story has triple 6/1 sash. There is a wood boxed cornice with returns.

The west elevation of the addition has a door in the foundation with five lying panels that have sunk fields. The door has a bullnose frame with a paneled soffit and jambs. There is one sunk, flat panel in each jamb and the soffit. The door has a straight-brick jack arch. The first story has a one-light sash set south of center with a brick sill, a bullnose frame, and a segmental arch. The second story is identical to the first, and the cornice matches that on the east elevation of the addition. The west elevation of the original building has typical three-light sash in the foundation, like that on the east elevation. The first story has a typical 9/1 sash, like those on the east, in the north bay, and set just north of center. The cornice matches that on the east elevation of the original section.

The cellar of the original section has circular-sawn joists that run east-west. They are 2¾ to 3½ inches wide by 9½ to 9½ inches deep, and are spaced 14½ to 15 inches on centers. The joists have bridging between them, and they rest on an approximately 1-inch-thick board set on the foundation wall. There is a tongue-and-grooved, mill-sawn floor above that runs north-south. There is a stone foundation wall underneath of both of the vaults on the floor above. This stone matches that in the foundation walls, suggesting that the vaults above are both original to the building.

The cellar under the addition has CMUs on the east, west, and south elevations. The joists run east-west, and are 2% to 2% inches wide by 9% inches deep. They are spaced 15% to 17 inches on centers and also have bridging. The joists have circular-sawn marks on some of the sides, and mill-sawn marks on other sides; both can be found on each joist, and there is no clear pattern. The joists support a tongue-and-grooved, beaded-edge, diagonally-laid subfloor of pine. The south wall of the original section has a door opening in the center, and a window opening in the east bay that is now mostly empty.

On the first story, the front room has beaded-edge-and-center vertical board wainscot 4 feet 2 inches high with a chairrail above it. The architraves have a beaded interior and exterior edge, and a sunk field with a small cavetto at each edge. There are foliate cast iron radiators throughout that are marked "National Radiator Company Johnstown, PA". The

Survey No. CARR-1409

Description (continued)

Section 7 Page 3

room now has a drop ceiling. In the southwest corner of the room are two vaults enclosed in a wall that is not the full height of the room, and has an ogee molded cornice along the top of this wall. The wall has the same chairrail and wainscot as found in the rest of the room. The larger vault is at the north end and has a new door on the north wall. There are no historic features surviving to the vault; however, inside this vault is a small round safe on a square base. It is painted black with gold lettering "Union Mills Savings Bank", and "Pat. Oct. 4th 1904. Magenese Steel Safe Co. New York". The serial number for the safe is "2651". The locks on the interior of the safe are marked "The Yale & Town Mf'g. Co. Stockwells Patent July 19 1892 32952 Stamford, Conn.". The second lock is marked identically, and its serial number is "33761". The vault to the south has a door on the east elevation. The door has an architrave with an egg and leaf backband, a bead and real moulding set inside it, and strap work at the corners outside of the backband. The interior of the door is etched in a foliate pattern and is marked "The Mosler Safe Co." There is a second door, set inside the first one that has alternating square, twisted metal vertical bars and round bars with finials on top of them. This door has two friezes painted black with gold lettering. The top frieze has "Union Mills Savings Bank" and the bottom has "Manufactured by the Mosler Safe Co. Hamilton, O.". There is a third set of doors. They are thin steel double doors that are painted silver with black outlining. The wood shelves inside of this vault are probably original. This vault is now used to store records, which was probably its original function, while the north vault stored the cash. The east wall has a break in the trim about 10 inches south of the second window from the north. This aligns with a break in the trim in the west wall of the vaults that is about 10 inches south of the north wall of the vault. These breaks in the trim suggest that possibly a wall ran east-west all the way across here, dividing the bank in half and closing off a room to the south, possibly as a Board of Directors room. The south wall of this front room has a door to the east that leads to an enclosed straight run of stairs to a second story room on the south end. This doorway has the same architrave as the rest of the room. There is a five-lying panel door that has sunk fields and cavetto and ovolo panel moulds. It has a mortised lock with a glass knob. In the center of the south wall is a door to the south room of the first story, which has the same door and trim as the one to the east.

The south room baseboard has an ogee and bevel on the top. The architraves are plain. There are typical five-panel doors in this room, one leading to the cellar on the east wall set to the south. There are also two doors on the west wall. The north one leads to a closet that probably contains original shelving. The south door leads to a bathroom. The sink in this bathroom is marked "Standard", and has separate hot and cold fixtures. The toilet lid is marked "Thomas Maddock's Sons Pottery Trenton, NJ" with an anchor in the middle of it. It is also marked "Vitrious Made in U.S.A. Durock". The date stamped on the lid is virtually illegible. The bowl is marked "Madison Jet Made of Durock". There are plain radiators throughout the south room.

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Description (continued)

Section 7 Page 4

The second story room has square-in-plan balusters and a moulded handrail around the stair opening. There is 1½-inch-wide oak flooring that runs north-south. The northeast corner has a closet set over the stairs. It has a typical five-panel door. The north wall has two one-light casements that used to look down on the banking room, but are now closed off because of the drop ceiling in the banking room on the first story. The plan is laid out like the first story south room with a closet and bathroom on the west elevation that have typical five-panel doors. The sink is the same as on the first story. The toilet is marked "Standard", and the date stamped on it is "Jan. [25?] 1927". The room has an oak table with a bead and reel around the bottom edge and turned reeded legs. There is a drawer in each end of the table, and there are nine oak arm chairs. Two cast bronze lamps hang from the ceiling, and in-between them is a metal grate in the ceiling for ventilation.

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Specific	dates	190	08, 1930	E	Builder	/Arch	itect Joh	n El	ine/	Jacob F. Ger	wig (1908)
check:			e Criteria: _	_A	В	C	<u>X</u> D		Edwa	ard E. Stull	er (1930)
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Survey No.

CARR-1409

Summary:

Significance

The Union Mills Savings Bank was created by charter on 22 April 1899. The first bank building was the frame house, with banking room, that stands to the west of this structure. On 7 September 1907, the Board of Directors passed a motion that the President was to "... appoint a committee of three to buy a lot 20 feet front adjoining the bank property and to submit plans for building." In November it was decided that additional information was needed, including ". . . estimates on remodeling old buildings." A vote was finally taken on 4 April 1908 and the outcome was "8 to 2 in favor of a new building." The building committee employeed Baltimore architect Jacob F. Gerwig. The local correspondent for the Westminster Democratic Advocate noted in mid-August: "Work on the new bank building at this place is progressing rapidly under the supervision of John Eline, contractor, who has a number of brick layers from Hanover, Pa." In December 1908 the minute books record simply that they "moved into new building." Periodic changes were made to the building; the most substantial was the expansion approved on 2 July 1930. The minutes report that: "On motion the Building Committee was authorized to build an addition to the rear of the present building of 16 feet the full width of the building and high enough for two floors and rearrange the interior of this building, all according to the plans presented by Edward E. Stuller, and that he be given the work to do by the day or hour." The work seems to have been completed by January 1931. The original bank furnishings were apparently removed in the late 1960's or 1970's, but the Director's room still retains its table and chairs. The vaults and safe remain in the building. The bank has recently constructed a new building and the old structure is vacant and awaiting a new use.

Geographic Organization: Piedmont

Chronological/Development Period: Industrial/Urban Dominance 1870-1930

Historic Period Themes: Architecture, Economy

Resource Type: Bank

The Union Mills Savings Bank was created by charter on 22 April 1899 and Calvin E. Bankert was hired as secretary and treasurer. Shortly afterward, Miss Virginia R.

Significance (continued)

Section 8 Page 2

Yingling was hired as his assistant and apparently continued in that position until her death in 1930 at age 67. The by-laws were adopted 28 July 1899 and 1,000 shares were issued, 500 of which were held by the Westminster Bank & Trust. The first bank building was the frame house, with banking room, that stands to the west of this structure. On 7 September 1907, the Board of Directors passed a motion that the President was to "... appoint a committee of three to buy a lot 20 feet front adjoining the bank property and to submit plans for building." The committee reported the following month that they had acquired the lot, but did not yet have plans. In November it was decided that additional information was needed, including "... estimates on remodeling old buildings." On 7 December, the following report was made:

The Committee appointed to purchase lot and present plans read their second report showing the approximate cost of remodeling the present building and putting in a Burglar proof safe with a time lock and another large fire proof safe for books to be \$2100.00 and they also showed that the approximate cost of a new brick building 22 X 34 with a 14 foot ceiling, a burglar proof safe with time lock and a fire proof vault 10 X 12 and furnished to be \$3350.00. After some discussion and not being able to agree the question of building & remodeling was dropted [sic] for the present. But on motion the Committee was ordered to buy the Burglar proof safe with time lock that they recommended in their report at a cost not exceeding \$1000.00.

The safe was purchased from the Mosler Safe Co. for \$700 and placed in the old bank. For the time being, the new building was on hold. A vote was finally taken on 4 April 1908 and the outcome was "8 to 2 in favor of a new building." The building committee "... was ordered to buy a lot 21½ feet front or as much as they could adjoining the bank property, and to employ architect, get plans and specifications for building and proceed to build." On 2 May:

The Building committee reported that they had bought a lot of 18 feet front adjoining the bank property of Mr. Martin Yingling at \$8.50 per foot front, they also presented plans for building which were accepted.

Calvin Bankert wrote to Baltimore architect, Jacob F. Gerwig:

The plans and specifications with your bill received, but not in time that we could have sent your check to reach you saturday, and besides the committee must pass on all bill and they did not get to gather until saturday and as there was a number of other things claiming their attention, and only a few minutes was given to the plans and specifications but here are a few things about them that they do not understand. They noticed that there is nothing about

Significance (continued)

Section 8 Page 3

ventilation which you said you would provide, you do not say anything in regards to the transoms if they are to be stationary or hung on hinges, nothing mentioned about reinforcing the concrete steps with iron at edges so as not to crack off, and you did not send us an estimate of the cost of the building which we would like very much to have, based on what it would cost in the city, if you could divide if up a little as brick work, wood work, concrete work, doors windows and transoms, stone work at what you would be willing to take contract for.

As your bill was not passed on I will not send full amount but the committee had told me to pay you for your visit and take a receipt where you was so I enclose check for \$6.25 in payment for professional visit and case of May 27, 1908 for which you will please send me a receipted bill.

The first opportunity I have I will call the committee's attention to the balance of the bill.

On 6 May, Bankert wrote to Levey Brothers & Co. in Indianapolis explaining their operation and requesting information on furnishing the new building. Bankert stated:

I enclose herewith a diagram of our proposed banking room and will be pleased to have you submit plans for counter, railing, and grille work with estimates on same.

This is only a small bank in a country village and we are trying to put up a good substantial building of brick, make it convenient for our patrons as well as for overseers, not trying to have anything fancy.

The interior is to be finished in Gulf Cypress with plain plastered walls.

Most of the time there is only one man behind the counter, but we must have two wickets one should be on hinges the other stationary as at some seasons it keeps two buisy [sic].

Levey Brothers responded promptly, as on 14 May Bankert noted in another letter to them:

We have this day received yours of the 12th inst. with blue print for floor plans and estimate for counter as shown on print. You state that by placing our valt [sic] in the far corner you could arrange counter to a better advantage.

Significance (continued)

Section 8 Page 4

We will be glad to have your ideas in a matter as we are inexperienced in this work. Suppose we set the valt back and to the side and leave [5?] 1/2 feet clear from the back wall to the valt for a stair way to the cellar (I did not show stair way on my diagram) and set our valt the other way, that would make our directors room about 10 X 16, and leave about 18 1/2 ft. from front door to the valt.

Unfortunately, none of the plans for the building seem to have survived, yet the ideas of Levey Brothers must have struck a chord with the Board, so it noted at its following meeting in June:

The building committee reported that they had received there bids for the erection of the building according to the plans which were as follows. John W. Eline bid \$2295.00 complete according to plans & specifications. Kemper & Feeser bid \$2530.00 as per plans & specifications. Heat not included. Chas. B. Hunter bid \$2680.20 as plans and specifications, complete.

On motion the building committee was ordered to erect the building as per plans and specifications except the following changes and additions, place the vault on the one side of the building and the Directors room on the other side instead of behind the vault. Have a stairway to the cellar back of the vault. Steam or hot water heat instead of hot air. Waynescoat [sic] the wall about 4 ft. high and hair screan [sic] door and windo [sic] screans included in contract. and to have it all done as cheap as they can.

Bankert also write to A. H. Andrews & Co. of Chicago concerning furnishing for the bank.

The local correspondent for the <u>Westminster Democratic Advocate</u> noted in mid-August:

Work on the new bank building at this place is progressing rapidly under the supervision of John Eline, contractor, who has a number of brick layers from Hanover, Pa. The brick work will be completed, if the weather is favorable, in a few days.

There are no further reports of progress until 8 December 1908 when the minute books record simply that they "moved into new building." Several weeks later the local correspondent summarized the recent improvement:

The Union Mills Savings Bank is occupying its handsome new banking house. Jacob Gerwig, architect, of Baltimore, designed the new building which is a

Significance (continued)

Section 8 Page 5

one story brick structure 22 x 36 feet, substantially built, is of pleasing appearance and has an ornamental front of iron and pressed brick. John Eline, of Littlestown, was the contractor . . . The equipment consists of a fire-proof vault, a burglar-proof safe, directors', banking and president's rooms, hot water heating plant and toilet. The counters and other furniture are in good taste and are made of quartered oak.

The building committee also itemized and summarized their work in a letter read to the Board of Director's from the minutes. It stated:

Bids Received	
Chas. B. Hunter, with hot air heater	2680.20
Kemper & Feeser, without heater	2530.00
John W. Eline, with hot air heater	2295.00
" ", bid without hot air heater	2171.80
John W. Eline, lowest bidder by \$358.20.	
John W. Eline extra for wainescoating and screans for windows	
\$90.00 less \$20.00 alowed for partition not furnished - 70.00	
Total for building -	2241.80

Counters, partition, furniture, desk, ect. complete to the Hagerstown Show Case and Store Furniture Co. - 535.50

Mosler Safe and Vault Co. for Vault Door and safe deposit boxes - 300.00

Westminster Hardware Co. for hot water furnice - 265.00

Westminster Hardware Co. for toilet complete - 55.00

[Running total] - 3397.30

Jacob F. Gerwig, Architect, for plans and specifications - 35.00

Jacob F. Gerwig, Architect, for Extra Drawings - 5.00

[Running total] - \$3437.30

Periodic changes were made to the building. In April 1925, the bank and dwelling were wired for electricity, the contract being given to Edgar M. Frownfellin for \$192.50. Two years later, a new tank for the commode was purchased. More substantial was the expansion approved on 2 July 1930. The minutes report that:

On motion the Building Committee was authorized to build an addition to the rear of the present building of 16 feet the full width of the building and high enough for two floors and rearrange the interior of this building, all according to the plans presented by Edward E. Stuller, and that he be given the work to do by the day or hour.

Significance (continued)

Section 8 Page 6

The work was pursued rapidly, as a month later it was noted:

The Board of Directors held their regular monthly meeting . . . in the Dining Room of the treasurer's home as the Directors Room in the Bank was torn up for improvements

At this time Mr. Upton a representative from the York Safe and Lock Co. was given a hearing in regards to the cost of a Burglar Proof Vault Door and Steel lining for the Vault. He offered us a 3 1/2" door and one inch lining with day rode device for \$2375.00 and a 6" door and one inch lining with day aid device for \$3875.00. Mr. Upton was then excused from the room and the Board proceeded to take a vote by ballot to find how many present were in favor or purchasing a Burglar Proof door and lining the vault. On counting the ballots it was foudn that the Board was unanimous in purchasing the outfit. After some discussions a motion was made that we purchase the 6" door and 1" lining for \$3875.00 which again was unanimous. Mr. Upton was called back to the room and a contract signed for 6" door with 1" steel lining with day light device attached, all delivered and installed for \$3875.00 by October 15th 1930.

More improvements were contemplated while this work was going on. In October:

The Board gave a representative of the O.B. McClintock Co. a hearing in regards to a Burglar Alarm and Ventilator for the Vault; and after some discussion a motion was made that this matter be placed in the hands of the Building Committee

A month later, at another meeting in the Treasurer's dining room, "the building committee reported that they had contracted for a Ventilator in the Vault for \$375/\infty and dropted [sic] the Burglar Alarm." The work seems to have been completed by January 1931, as the Board of Directors was then meeting in the banking rooms. The original bank furnishings were apparently removed in the late 1960's or 1970's, but the Director's room still retains its table and chairs. The vaults and safe remain in the building. The bank has recently constructed a new building and the old structure is vacant and awaiting a new use.

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9. Major Bibliographical References

Survey No. CARR-1409

Minutes of Board of Directors of Union Mills Bank Letter Books of Union Mills Bank Democratic Advocate, 14 Aug. 1908, p. 8, c. 3; 25 Dec. 1908, p. 8, c. 1-2

10. Geograph	ical Data		
Acreage of nominated property Quadrangle name Littlestow UTM References do NOT con		rences	Quadrangle scale $1:24000$
<u> </u>	orthing	В	Easting Northing
C		D	
Verbal boundary description	and justification	H [] ₂	
List all states and counties f	or properties over	lapping state or cou	unty boundaries
state	code	county	code
11. Form Prep	ared By		
name/title Kenneth M. Short	, Historic Plar	mer	
organization Carroll Count	y Department of	Planning date	June 15, 1995
	N1		ephone (410) 857-2145
street & number 225 North C	enter Street	tele	sphone (410) 037-2143

The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 supplement.

The survey and inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

return to:

Maryland Historical Trust Shaw House 21 State Circle

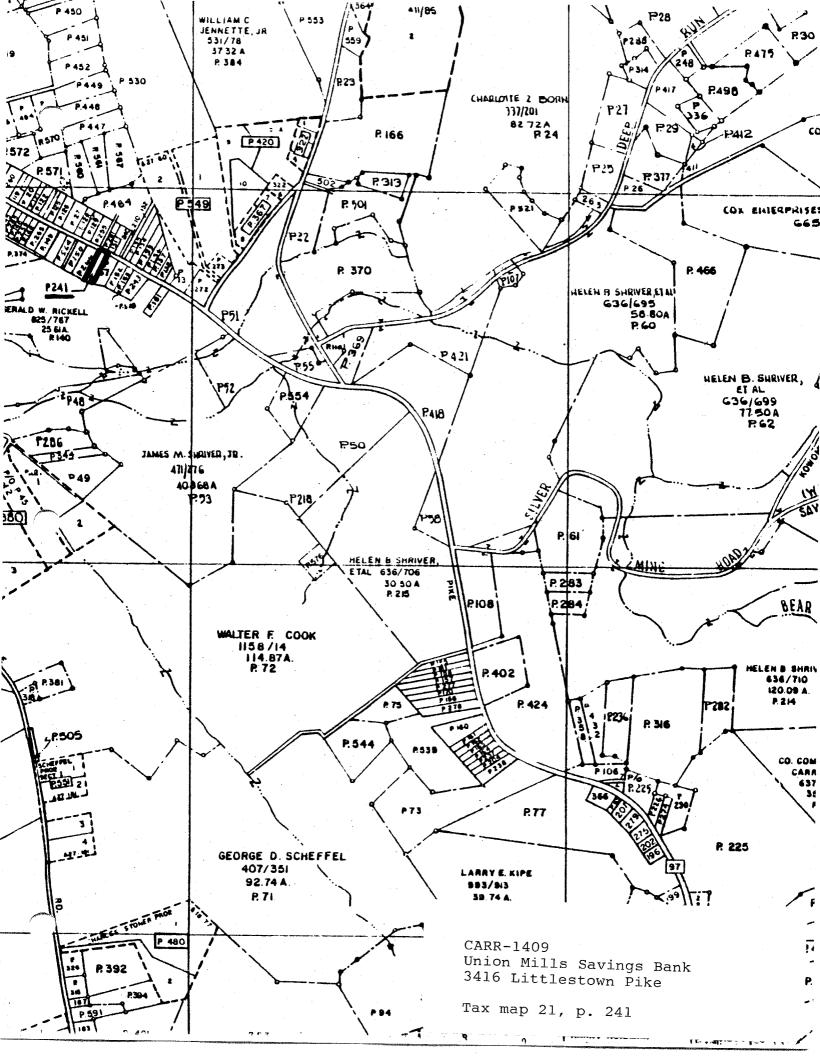
Annapolis, Maryland 21401

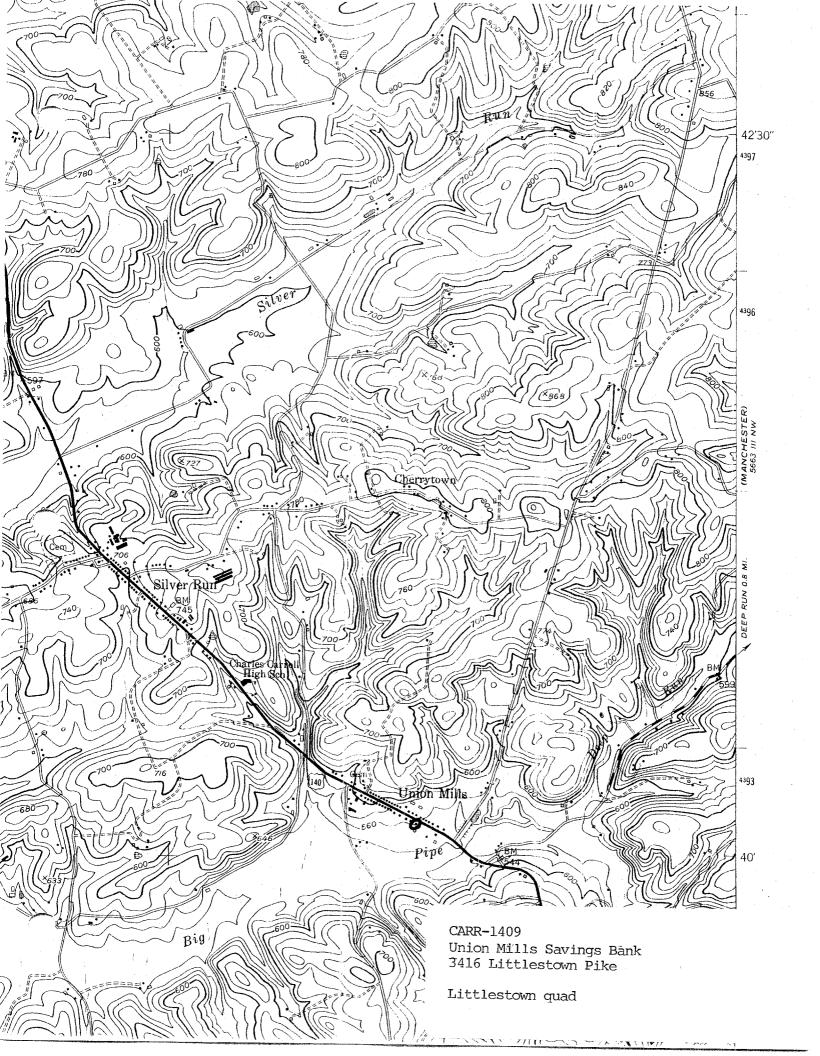
(301) 269-2438

MARYLAND HISTORICAL TRUST DHCP/DHCD 100 COMMUNITY PLACE **CROWNSVILLE, MD 21032-2023**

-514-7600

CARR-1409 Union Mills Savings Bank Moulding Profiles FAGE RC. 2/2 270ct: 194 wainscat window W411



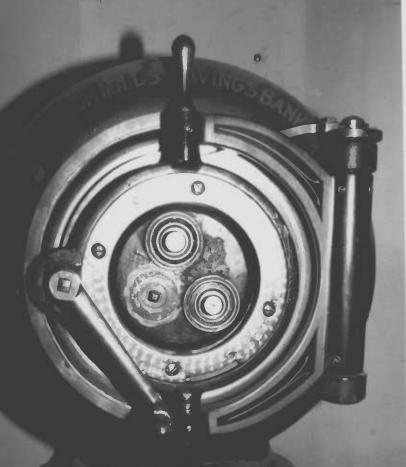




CARR-1409 Union Mills Bavings Bank 3416 Littlestown Pike Carroll Courty, Maryland Photo: Kenneth M. Short Date: Oct. 1994 Neg Loc: Maryland Nistorical Trust north; west eleus. 1/4



CARR-1409 Union Mills Savings Bank 341e Littlestown Pike Carroll County, Marylano Photo: Kenneth m. Short Date: Oct, 1994 Neg. Loc.: Maryland Historical Trust Mosler vauet 2/4



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AND NEW YORK. SAFE CO.

CARR-1409 Union Mills Savings Bank 3416 Littlestown Pike Carroll County, Maryland Thoto: Kerneth M. Short Date: Oct. 1994 Neg. Loc.: Marylane Historical Trust Maganese steel safe # 2651



CARR-1409 Union Mills Savings Bank 3416 Littlestown Pike Carroll County, Maryland Photo: Kenneth M. Short Date: Oct. 1994 Neg. Loc.: Maryland Historical Trust Ed. of Director's room-view northwest 414